DOCUMENT RESUME

ED 388 816 CE 070 211

TITLE	Managing Individual and Family Resources. Learning Guide 7. Project Connect. Linking Self-Family-Work.
INSTITUTION	Emily Hall Tremaine Foundation, Inc., Hartford, CT.; Southern Illinois Univ., Carbondale.
SPONS AGENCY	Illinois State Board of Education, Springfield. Dept. of Adult, Vocational and Technical Education.
PUB DATE	94
CONTRACT	WOC0945
NOTE	53p.; For related guides, see CE 070 204-235.
PUB TYPE	Guides - Classroom Use - Teaching Guides (For Teacher) (052)
EDRS PRICE	MF01/PC03 Plus Postage.
DESCRIPTORS	Adult Education; Behavioral Objectives; Competency Based Education; Consumer Economics; Consumer Education; Credit (Finance); Educational Resources; *Family Financial Resources; Homemaking Skills; Learning Activities; *Money Management; Out of School Youth; *Quality of Life; State Curriculum Guides; Teaching Guides; *Time Management
IDENTIFIERS	Illinois

ABSTRACT

This learning guide is designed to connect personal, family, and job responsibilities for adults and out-of-school youth in economically depressed areas of the state (including transitional ex-offenders and corrections populations) so that these individuals learn to manage and balance these aspects of their lives in order to prepare for or continue successful employment. This learning guide contains four competency units that provide information on family and personal resources. The competency units cover the following topics: (1) determining the resources available to self and family; (2) describing how resource management affects goal achievement; (3) analyzing lifestyle patterns to determine how resources can be used; and (4) strategies and practices to determine how resources can be used to yield greater satisfaction. Each competency unit consists of learner outcomes, key ideas, definitions, teaching strategies and methods, and suggested learning activities. Twenty-six supplements include information and activity sheets on the following: types of resources; family resources; time, money, energy, and skills resources; matching resources; values; personal goals; case studies of various family situations; shopping; using resources; using money; family life cycles; lifestyle studies; increasing resources; and using time and energy. A bibliography lists 25 references. The Illinois goals for world-class education for the 21st century also are included. (KC)

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ED 388 816

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Managing Individual and Family Resources

CE 070 211

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This Learning Guide was developed for the PROJECT CONNECT program under contract from Flora Community School District, Mary Beth Stine, Director. The CONNECT program is funded 100% by the Illinois State Board of Education through the Carl D. Perkins Vocational and Applied Technology Education Act of 1990.

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General Guidelines/Checklist for Users

The terms "facilitator" and "learner" are used throughout to describe the instructor and participants.

STRATEGIES (for facilitators) and ACTIVITIES (for learners) as stated in the guide, are not always parallel as to numbering system.

Facilitators need to find out where learners are with each of the competencies. For example, if working with a group who may have had previous child care instruction, the facilitator may choose not to do all the competencies. If working with a JTPA client, for example, it might be necessary to cover all competencies.

Key to Symbols - The following symbols are used throughout the guides to designate enhancement activities:

- related basic skills, giving particular attention to language arts and mathematics
- related decision-making and problem-solving skills, including the application and transferability of these skills to personal, family, and work responsibilities to be demonstrated
- enrichment activities according to learner abilities and experiences
- interrelationship of concepts to personal, family, and work
- influence of technology on the subject matter, application of knowledge, and related work
- pre- and/or posttest assessment activities

Before addressing any of the competencies, the facilitator should check in advance to see what materials or preparations are needed for the competency as numbered.

Competency #1 - Determine the resources available to self and family.

_____The facilitator should have a local telephone book available for discussion and to use for an activity in Method 1 to help identify agencies and services assisting people with the use of resources.

_____ Duplicate Supplement 1 on human and nonhuman resources as needed.

_____ Duplicate Supplement 2 to discuss resources available to families as needed.

_____The facilitator may wish to have magazines available for learners to use to make a collage of the resources that people have suggested in Activity 2.

_____Dependent on facility, a bulletin board may need to be available for Activity 2.

_____Duplicate Supplements 3 and 4 as needed for Activities 3 and 4, which relate to resource use.

_____Duplicate Supplement 5 as needed for learners. (Key answers for facilitator for Supplement 5 are 1-H, 2-C, 3-F, 4-D or C or H, 5-I, 6-G, 7-E, 8-A, 9-J, 10-B.)

_____Duplicate Supplement 6 as needed for Activity 8.

Competency #2 - Describe how the management of resources affects achievement of goals.

_____Duplicate Supplement 7 to assess learners' values.

_____If appropriate, invite a social worker in to discuss with learners common problems families have and how families are helped to manage their resources. (Method 9)

_____The facilitator may wish to have magazines available for learners to use to make a collage of long- and short-term goals. (Activity 3)

_____A bulletin board or display may need to be available for Activity 3.

_____Duplicate Supplements 8, 9, 10, and 12 as needed for learners.

_____Duplicate Supplement 11 as needed for learners to plan the accomplishment of goals. (Key answers for facilitator for Supplement 11 are 12, 10, 4, 1, 6, 3, 7, 9, 13, 14, 2, 5, 8, 11.)

Competency #3 - Analyze lifestyle patterns to determine how resources may be used.

_____Duplicate Supplement 13 as needed for discussion of lifestyle patterns. (Method 3)

_____Duplicate or make an overhead transparency of Supplement 14 as needed for discussion of the stages of the life cycle relating to needs, wants, and resource use. (Method 6)

_____Duplicate Supplement 15 as needed for Activity 1.

_____Duplicate Supplement 16, "Case Studies," as needed for learners for Activity 3.

_____Magazines or newspapers may need to be available to learners for Activities 5 and 7.

_____Duplicate Supplement 17 as needed for Activity 6, which is related to lifestyles and resource use.

Competency #4 - Plan strategies and practices to determine how resources may be used to yield greater satisfaction.

_____Duplicate Supplement 18 as needed for discussion on resource use.

_____Duplicate Supplement 19 as needed as a handout on discussing ways to increase resources. (Method 19)

_____Duplicate or make an overhead transparency of Supplement 20 as needed for discussing steps in time management. (Method 15)

_____Duplicate case studies (Supplement 21 and 22) if needed.

_____The facilitator may need to have a bulletin board available for Activity 4.

_____Duplicate Supplement 23 to identify ways to conserve resources. (Activity 5)

_____Duplicate Supplement 24 for discussing values of plan (spending). (Activity 7)

_____Duplicate Supplement 25 if used to discuss use of time. (Activity 9)

_____Duplicate Supplement 26 to aid in graphing energy levels. (Activity 11)

Introduction

People look for ways to make their lives better. How one manages resources such as money, time, energy, knowledge, equipment, and skills can make a difference in how much one can accomplish and enjoy life. Every person has a unique set of those resources and ways of using those resources. Whether it is time or money, energy or possessions, people often have difficulty balancing resources against needs and wants.

People need to understand the relationships of values and goals and management concepts. Goals are based on values. Decision making is found in all aspects of management. The best decisions on important matters usually consider one's values and available resources. Because most resources are limited, a person must carefully choose which resources to use and how to use them. Principles of resource use are emphasized in this unit. The application of the decision-making process and the principles of resource use become very important if one wishes to achieve greater satisfaction in life. How people consume resources today depends upon values learned. As times have changed, new values and resources are causing changes for all.

A person's lifestyle is also influenced by one's values and goals. Whichever lifestyle one chooses, those values and goals then affect resources.

As a person progresses through the various stages in the life cycle, many changes occur. These changes include the quality (refining skills) and quantity (increasing knowledge) of available resources. Changes in one's value system also influences an individual's decisions and resource use.

Individuals and families are constantly affected by changes around them. Resources available to help families cope depend upon the stage in the family life cycle and the composition of the family. Pooling resources and sharing responsibilities are important management strategies in the accomplishment of family goals.

Determine the Resources Available to Self and Family.

Learner Outcomes

- Using listings provided, learner can give examples of types of resources available.
- Given problem situations, learner can describe ways to use resources.
- Given examples of resources, learner can determine how to develop resources.
- Identify agencies that can provide resources for self and family.

DEFINITIONS

resource	- tangible and intangible (human, material) things to reach goals and get what is needed; what people use to meet needs and satisfy wants
human resources	- traits or qualities found within a person
nonhuman resources	- things and conditions outside of a person

Key Ideas

Everyone has *some* resources to use to achieve goals and get what one needs, but not everyone has *all* resources. Some people have more resources available to them than other people.

All resources are limited; some may be scarce. One needs to be aware of which resources are limited.

How many resources a person has may not be as important as how well a person manages what he/she has.

There is no one right way in which to use resources.

When deciding resources to use in any situation, a person should compare the gains and losses if using each resource.

Resources may be human or nonhuman (material). Both kinds of resources can be used to meet family needs and wants.

RESOURCES

Human		Nonhuman	
Time	Skills	Money	Possessions
Abilities	Talents	Tools	Equipment
Interests	Knowledge	Media	Property
Experiences	Health	Credit	Outside resources
Energy	Other people		
Personal qualities			

RESOURCES CAN BE INCREASED BY

- developing skills (abilities one has to do things).
- increasing knowledge.
- maintaining good health and high energy level.
- using tools.
- using resources wisely (such as time).
- substituting one resource for another.
- maintaining positive attitudes.

Strategies/Methods

1. The facilitator may find it helpful to collect information to compile a local directory of services available to help people with resource use. Work with learners to identify the nature of their need or problem (e.g., help with money matters, planning use of time) and then locate the resources using the directory. Information about resources can include telephone directories, schools, newspapers, friends, relatives, hotlines, government offices, social service organizations, local libraries, churches, and continuing education programs.

2. The facilitator may need to define a resource and what is meant by managing resources (see definitions). Stress that while everyone has resources, not everyone's resources are the same. Emphasize that sometimes the many resources a person has may not be as important as how well that person manages his/her resources.

3. The facilitator may assess learners' comprehension of a resource by asking learners to identify some resources they have. The facilitator can then determine what and how much emphasis to give to topics. This also may serve as a self-discovery of personal resources for the learners.

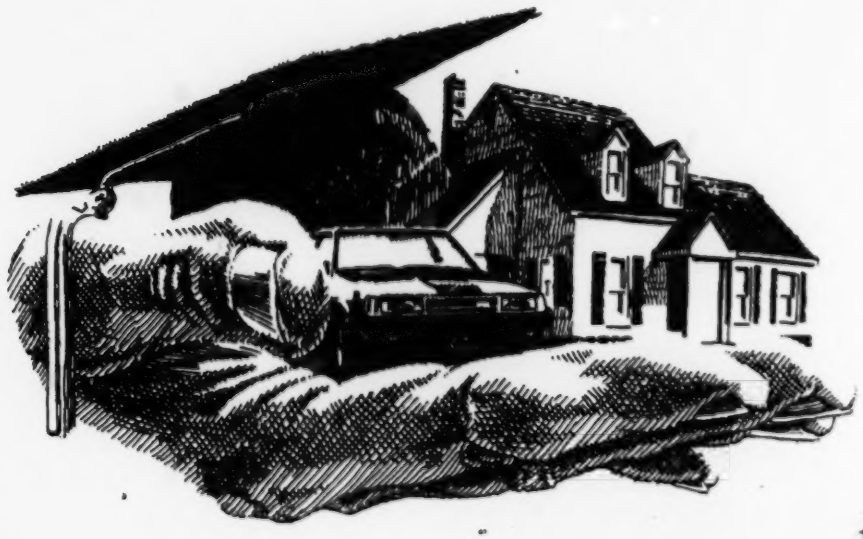
4. The facilitator should emphasize the value of managing one's resources (getting the most out of one's resources). Emphasize that having many resources is not the value. The value also may be affected by one's ability to balance available resources.

5. Using Supplement 1, "Types of Resources," the facilitator could discuss types of resources as human or nonhuman. Stress that not everyone has all the resources listed. The facilitator could have learners identify which resources they now have and which they would like to have. This may lead to identifying sources of information for locating resources and a discussion of what learners could do to get these resources.

6. Discuss with learners the principle of resource substitution (e.g., there are resources to use in place of money such as making an outfit or borrowing from a friend instead of buying one). People can exchange resources with each other as well (e.g., one person may repair a garment in exchange for another person fixing his/her dripping faucet).

7. Identify resources which can be developed or increased. Stress that knowledge is information a person knows. As one increases information, one's knowledge resource increases. People can obtain information from other people, books, newspapers, and schools.

8. Using Supplement 2, "Our Family Resources," discuss with learners the resources available to families (as opposed to individuals). Emphasize that as family members pool their resources, the available resources for use increases.



Suggested Activities

1. After determining the meaning of resources, have learners brainstorm a list of resources available to them.

2. Have learners make a collage or bulletin board of pictures from various magazines which illustrate different resources that people have (e.g., a picture of a person riding a bike to illustrate energy as a resource).

3. Using Supplement 3, "My Personal Resource Bank," have learners list resources for the given groups. Have learners share ideas on how or where to get other resources. If appropriate, learners could determine common and uncommon resources in the group and how to use them to meet individual or family needs.

4. Using Supplement 4, "Resources to Use," have learners list six resources they have used, a brief description of the activity in which those resources were used, and the group resource.

5. Have learners identify a situation in which resources were used. Discuss ways that resources were used or managed. Identify the pros and cons of using the resource. Determine changes that could be made to increase the value of managing resources (e.g., Dinner for family has been purchased at a fast food restaurant. Pro: saves time and energy. Con: expensive, possibly unhealthy. Changes: could have prepared meal at home. This would save money and could improve nutrition but may spend time and energy). This activity can be taken a step further by determining how resources used might be conserved (e.g., buy already made dinner rolls to conserve time and energy; have children help with food preparation, setting table, clean up).

6. Using Supplement 5, "Matching Resources," have learners match the descriptions with the correct terms. Answer key can be found in Checklist on page 2.

7. Have learners identify resources (other than money) that can be used for the following:

   - car needs/oil changes (learn how to do it; have friend do it)
   - need a haircut (have friend do it; volunteer oneself at a beauty/barber school)
   - need a dress/suit for work (make it yourself; borrow from a friend)

8. The word "RESOURCES" could be written vertically on a sheet of paper or use Supplement 6. Next to the letter, fill in with one word—a resource known to learner and family. Have learners explain how that resource could be used. For example:

   R eading (increase knowledge)
   E nergy
   S kills (cooking, car repair)
   O rganization skills (planning)
   U nemployment benefits
   R ecreation centers
   C redit (charge accounts)
   E quipment (sewing machine, tools)
   S chool

9. Have learners analyze a resource that they would like to expand. Write it on a piece of paper and put in a container. Draw and have learners/class suggest different ways of developing that resource.

10. Have learners identify agencies that exist in their given region or community that can help with resource use (e.g., provides transportation, child care, education, or equipment).

Describe How the Management of Resources Affects Achievement of Goals.

Learner Outcomes

- Learner will become aware of the importance of goals and setting goals.
- Given examples, learner will develop an awareness of how one's own value system influences management decisions.
- Given sample situations, learner can relate one's use of resources to achievement of goals.

Key Ideas

People can have many goals. Goals can deal with lifestyles, careers, money, and other measures for success and happiness.

Goals help determine what one wants his/her life to become. Goal setting gives one something to look forward to and to work toward. Goals give a sense of direction.

Each person must determine his/her own goals. Everyone should have some goals toward which they are working.

It may be difficult to achieve all goals. Setting priorities about the order of importance placed on goals helps one to concentrate on those that are most important.

Goals develop from values. When a goal is achieved, one realizes something of value in his/her life.

Definitions

goals	- aims or ends toward which we work; grouped together, goals are what one wants to become
long-term	- a goal one can wait for or which takes a long time to reach
short-term	- a goal which one wishes to reach immediately
values	- what is important and good to people and what gives a sense of right and wrong
trade-off	- giving up something in exchange for something you want more
management	- the process of using what you have to get what you want
standards	- accepted levels of achievement
priority	- the goal that is most important to a person
motivation	- desire to change
philosophy	- a person's principles and beliefs

When setting goals for achievement, keep in mind that the goal

- should be achievable. (One must have the necessary resources; e.g., time, skills, abilities.)
- should be realistic and believable. (A person should believe the goal can be achieved.)
- should be specific and stated in specific, concrete terms.
- must be chosen by oneself, not someone else.
- should be motivating.
- should be worth setting because it fits into one's personal value system of what is right.
- should have a target date for completion.

Whether or not one reaches goals may depend on the amount and use of resources a person has.

Reaching a goal requires a plan of action. This includes goal setting, planning, and carrying out and testing the plan.

Knowing how to manage one's resources such as money, time, energy, knowledge, equipment, and skills can improve a person's quality of life and self-concept and help to reach goals.

Factors which affect how resources are used:

- Motivation (wanting to do something or change something)
- Capacity (abilities to use resources)
- Goals (what you want to accomplish using resources)
- Family heritage (beliefs and principles learned from family)
- Life cycle and family factors (stage of life and family structure)
- Quality, quantity, and combinations (how many resources you have and how well they are developed)
- Philosophy (what a person believes)

Identifying goals, determining resources, and making a plan for use of resources will enable one to make choices to help accomplish these goals.

Strategies/Methods

1. The facilitator might need to discuss with learners the importance of setting goals (gives direction, improves self-concept). Emphasize that setting goals is a way of planning how to use available resources. An example of this could be, if a goal is to improve food shopping, identify resources to use such as time, money, skill, knowledge, and how to get these. Then compare the use of these resources if a goal or plan was not made such as impulse purchases, paying full price, and wasting time on deciding what is needed.

2. Discuss how one sets goals. Identify short- and long-term goals and how to specify so they are specific and realistic. The facilitator may need to give examples of short- and long-term goals and how each affects the other.

3. Discuss values and the influence of values in setting goals and using resources. The facilitator may assess learners' values by completing Supplement 7, "What Do I Value?" This can help the learners develop an awareness of their own value system.

4. The facilitator should stress with learners the importance of setting realistic goals and other characteristics brought out under Key Ideas. Discuss goals that may be unrealistic when one's resources are limited (e.g., if money is limited, it is unrealistic to plan to buy luxuries versus paying for necessities).

5. Discuss with learners the priorities and choices made in reaching goals. Emphasize that at times sacrifices must be made.

6. The facilitator may need to explain the process of management and the achievement of goals (thinking, planning and doing). Explain the use and effect of family resources in reaching goals (e.g., a family must think about and define their goals, plan how they will use their available resources to accomplish their goals, and work toward achieving them).

7. Discuss with learners that using different proportions or combinations of resources can be used to reach a specific goal. For example, the need of having a car serviced. A person could decide to personally tune up his/her car or have it done at a service station. The facilitator might then ask learners to plan/select a route that will best satisfy their particular goal, depending upon the resources available. Learners should also evaluate their choices. Other examples can be developed as appropriate to learners' needs and goals.

8. Discuss different factors that affect the use of resources. (See Key Ideas.) Have learners show their understanding by giving examples of each factor.

9. The facilitator could have a social worker or other resource person in to share with learners common management problems families have and how families are helped to manage their resources.

Suggested Activities

1. Have learners state a goal they would like to achieve. List steps needed or helpful in reaching the goal; then list the resources needed to accomplish each goal.

2. Have learners complete the following statements to identify some goals to achieve:

   - Name 3 things you want to do today.
   - Name 3 things you want to do this week.
   - Name 3 things you want to do this month.
   - Name 3 things you want to do this year.
   - Name 3 things you want to do in your life.

3. Have learners make a collage or bulletin board divided into two columns labeled short- and long-term goals. Develop a list of goals such as to save money, to have a successful career, or to read a book. Give illustrations appropriate for each category. Have learners identify differences in these goals.

4. Using Supplement 8, "Personal Goals," have learners identify their personal goals (both short- and long-term) they want to achieve in each of the areas given.

5. Read and discuss Supplement 9, "Case Study." Have learner identify some possible goals, values, human and nonhuman resources. Also discuss factors that affect the use of Danielle and Phil's resources.

6. Have learners read and discuss the case study (Supplement 10) and answer questions that follow.

7. Using Supplement 11, "Shopping Trip" (or a similar situation), have learners make plans to accomplish all the short-term goals identified. Rank the steps in order 1-14. Learners could work in pairs to review if appropriate. NOTE: Answer Key is found in Checklist on page 2.

8. Using Supplement 11, "Shopping Trip," have learners identify three resources to use to reach the listed goals.

9. Have learners select a goal which their family might like to reach (e.g., have television set fixed, paint the house, or take a trip). Brainstorm a list of resources or combinations of resources the family might use to reach their goal.

10. Using Supplement 12, "Using Your Resources," ask learners to brainstorm resources available to them to help in reaching the listed goals.

COMPETENCY THREE

Analyze Lifestyle Patterns to Determine How Resources May Be Used.

Learner Outcomes

- Differentiate between a need and a want by giving appropriate examples.
- Contrast various lifestyle patterns with resource use.
- Analyze stages in the family life cycle and use of resources in each cycle.

DEFINITIONS

needs	- things required for survival (food, water, shelter)
wants	- things we would like to have and which we think will make life more enjoyable (radios, movies)
lifestyle	- a way of living
life cycle/ family life cycle	- stages of life which a person goes through

Key Ideas

One's values and lifestyle influences the use of resources. One's wants and needs also affect the use of resources.

Goals, resources available, and spending patterns depend somewhat upon the stage in the family life cycle and the composition of the family.

For a person who lives alone, setting goals and making decisions is challenging. This process becomes even more challenging in families because many of the family decisions are made jointly.

Most single parents have limited available resources and must manage their resources with great skill in order to survive.

Strategies/Methods

1. The facilitator should clarify the difference between needs and wants (see Definitions.) Stress that a person's needs and wants influence how resources may be used.

2. To illustrate how lifestyles affect needs and wants and use of resources, the facilitator could use the following methods:

   - Brainstorm different lifestyles with learners (e.g., student, single adults, married persons, unemployed persons).
   - Discuss how the various lifestyle patterns may differ in identifying needs and wants.
   - Discuss and give examples of how people may use resources differently because of the choices made in several of the lifestyles. For example, people may make choices because of economic needs, because of what an activity, product, or service says about them, or because of what it does for them.

3. Emphasize with learners that how people live with resources may show their lifestyle pattern. Supplement 13, "Use of Money," may be used to illustrate lifestyle patterns and the use of money as a resource. Discuss with learners what assistance is needed in each of the lifestyles when managing resources (e.g., budgeting, credit).

4. The facilitator may need to stress with learners how changing lifestyles can allow one to use available resources more satisfactorily.

5. Clarify the difference between lifestyle and life cycle (e.g., a lifestyle reflects personal habits and attitudes; life cycle involves stages of life which a person goes through).

6. Using Supplement 14, "Stages in Family Life Cycle," the facilitator could discuss the various stages of the life cycle. Ask learners to brainstorm how needs, wants, and resources may differ in each stage. Encourage ideas for single parents and nontraditional families.

7. Emphasize with learners how people express their values in the way they spend their time, energy, and money. Discuss how as life cycles and circumstances change, one's choices and perhaps values change.

Suggested Activities

1. Using Supplement 15, "If I Had . . .," have learners complete sentences showing values and resource use. B

2. Identify five needs and five wants. Determine how those needs and wants would change if the following occurred:

   - loss of job
   - a 10% pay raise
   - serious illness and off work for 3 months
   - win $60,000 in the lottery
   - expecting another child

3. Using Supplement 16, "Case Studies," have learners determine how each person could have used their resources differently. Have learners differentiate need and want in each case. Have them tell what values were emphasized.

4. Working in groups, have learners identify how goals and use of resources might differ according to the following lifestyles or cycles:

   - students
   - single adults
   - newly married couples
   - beginning families
   - dual-career families
   - retired persons
   - unemployed persons

   An example could be a single adult who might purchase a two-seater sports car while a family might need a larger and more economical car.

5. Have learners make a collage or bulletin board using pictures from magazines or newspapers with two columns titled "NEEDS" and "WANTS" for themselves and their families. B

6. Using Supplement 17, "Lifestyle Studies," read cases and have learners answer questions that follow each case. Discuss how each person's lifestyle influenced his/her use of resources. Learners may also identify the lifestyle pattern of each person.

7. Collect pictures from magazines to illustrate decisions/choices made in daily lives. Analyze how decisions and life stages are typical of each other (e.g., A young person's choice of food may be different from an elderly person's choice of food).

Plan Strategies and Practices to Determine How Resources May Be Used to Yield Greater Satisfaction.

Learner Outcomes

- Given case problems, learner will become familiar with and practice the decision-making process.
- Learner will identify principles of resource use and give appropriate examples.
- Given tasks and activities, learner will apply management strategies for the use of various resources.

Key Ideas

The decisions we make result in the actions and activities that lead toward achieving goals.

As one becomes older and more responsible, the decisions made may become more difficult. The difficult decisions also become more important. The choices one makes can have results that affect everything one does for the rest of his/her life.

The skills needed for decision making can be learned and practiced.

Definitions

decision	- the choice you make between different possibilities
decision making	- a process in which a person selects from two or more choices
alternatives	- different ways of solving a problem
standards	- measures or clues that show your progress toward a goal
consequences	- results

Three major requirements of skillful decision making are as follow:

1. Examination and recognition of personal values.
2. Knowledge and use of adequate information.
3. Knowledge and use of an effective plan for converting this information into an action.

One way to take control of decisions and their results is to use the decision-making process. This process is a series of steps that break decision making down into parts. This allows one to separate a situation into parts and deal with each part in order, one at a time.

The decision making process is as follows:

1. Decide what you need to make a decision about (identify the problem).
2. Identify the possible solutions to the problem.
3. Consider the results of each possible solution.
4. Considering personal values, choose the solution that is best for you.
5. Put your decision into action.
6. Determine how your decision affected your goals.

Families and individuals have different ways of living with or handling their resources. Although no one way is right for all persons, there are some ways that give more satisfactory results than others. The desired result is that family goals can be reached with the resources that are available. Knowledge of existing resources and which can be developed is essential.

If resources are limited, a person must carefully choose which resources to use and how to use them. Understanding the different ways resources might be used may help one in decision making. Resources can be exchanged or traded, developed or expanded, or shared with others.

When using resources, consider the following:

- all resources are limited
- balance resources so one is not depleted
- some resources are interdependent (cannot function or be used if other resources are not present)
- substitute or exchange resources
- the opportunity cost (when a resource is used for one purpose it is gone and cannot be used for anything else)

The more skilled one becomes in managing daily living, the greater control one has over his/her life.

Families who develop management skills and strategies have more influence and control over the events in their lives.

Sharing family management responsibilities is important for parents and children. Family management tasks include all activities that affect the well-being of the family.

Strategies/Methods

1. The facilitator might discuss with learners the importance and meaning of making decisions (e.g., decisions lead toward achieving goals). Emphasize that one way to take control of decisions and results is to use the decision-making process.

2. The facilitator might ask learners why many people do not want to make decisions. Discuss ways to get people to make decisions. Many people do not want to make decisions because they do not know how. By learning and practicing the decision-making process, they may begin to make decisions.

3. The facilitator might ask learners to volunteer a recent decision made (family matters, friends, time, money) and tell what basis was used for making the decision.

4. Outline with learners the steps in the decision-making process.

   1. Identify problem.
   2. Identify possible solutions to problem.
   3. Consider results of each possible solution (personal values).
   4. Choose solution best for you.
   5. Put decision into action.
   6. Determine how decision affected goals.

   The facilitator may wish to select a problem and follow it through the process.

5. The facilitator should emphasize that decision making requires skills that can be learned and practiced. The facilitator should be prepared to give examples for identifying a problem or choosing a solution that best meets the needs. Stress that many times there may not be an *ideal* decision or solution. One may have to weigh one result against another.

6. Identify some limitations in decision making (e.g., decisions can be limited by what a person is willing and able to do; lack of knowledge of values; lack of decision-making skills).

   Use examples such as *Procrastination, Indecision* and *Snap Decision* as types of decision making to analyze.

7. Stress with learners the three major requirements of skillful decision-making: *values, knowledge,* and *strategy.* (See Key Ideas.)

8. Emphasize with learners the importance of understanding the different ways that resources might be used as a help in decision making (e.g., exchanged or traded, developed or expanded, shared with others).

9. The facilitator should emphasize to learners that *effective managing* requires certain skills such as

   - the ability to identify one's values
   - being aware of one's resources and using them wisely
   - decision-making skills

   The above information may be used as an overhead.

10. Using Supplement 19, "Increasing Your Resources," discuss with learners ways that resources can be increased (e.g., increase energy by getting plenty of rest, eating nutritious food, exercising, and avoiding harmful substances; knowledge and skills increase as you learn things).

11. Discuss ways in which resources may be combined to meet needs and wants. For example, skills such as fixing and repairing household items can be learned. Repairing, altering, and mending clothing may help a family save money. (Use Supplement 18 for ideas.)

12. Discuss resources that can be substituted. For example, gardening rather than buying vegetables is an example of substituting time and skill for money to get the same type of product. Using coupons or trading stamps in lieu of money is another example.

13. List with learners some limited resources (e.g., time, money). Ask learners questions that may give clues to problems they may be experiencing in managing resources. Stimulate learners to think about how a person may plan the use of limited resources (e.g., budget for money or plan for time schedule).

14. Discuss with learners the use of a planning strategy and applying it to a topic such as budgeting. Emphasize that planning enables one to see how a resource is used.

15. As appropriate, the facilitator might identify problems related to time and energy resource management (e.g., wasting time, procrastinating, not getting enough done, and hurrying so fast that tasks are not done well). Ask learners to give examples from home or work. The following are other suggestions for discussion:

    - time as a limited resource and importance of effective time management (e.g., achieving goals, not wasting time and energy).

    - steps in time management. Keep a record of current time use, establish goals and set priorities, practice work simplification, sequence activities, and put plan in writing. Supplement 20, "Climb the Stairway," can be used for discussion.

    - importance of keeping a record of how you presently use your time or energy (e.g., provides a basis for checking; helps identify time or energy wasters).

    - energy as a limited resource and the importance of energy pattern awareness (knowing when one's energy level is at its peak). Activity 11 (Supplement 26) will help learners determine peak energy level. Identify and discuss factors which affect one's energy level (e.g., age, diet, sleep, rest).

16. Discuss with learners the importance of family management (e.g., control of life, achieve goals, and conserving resources). Stress the requirements of effective family management (e.g., maintain positive attitude, understand values, set priorities, use resources wisely, manage time and energy, and promote decision making).

17. Discuss with learners the value of decision making as a part of effective family management (e.g., making decisions as a group leads to solving problems and the sharing of values and responsibilities). Outline guidelines for sharing family responsibilities (e.g., develop a team effort attitude, give realistic responsibilities, guide tasks, be flexible).

21

Suggested Activities

1. Using Supplement 21, "Maria's Decisions," have learners identify the problem and make a decision.

2. Using Supplement 22, "Decision Making for Liz," have learners read the case study and use the decision-making process to help Liz make a good decision.

3. Have learners identify something a family might want or need. Think of ways to get the items without the use of money or at a reduced cost because other resources were used. Examples of needs or wants might be transportation to work, a special garment for an event, or a chair for the living room.

4. Have learners brainstorm ways to save resources such as money, time, and energy. Activity could include making a bulletin board or collage.

5. Have learners list ways resource substitutes can be used for money (e.g., someone sewing a garment instead of buying one; someone fixing a car instead of taking it to and paying a mechanic).

6. Using Supplement 23, "Resources to Manage," have learners identify ways to conserve for a given resource.

7. Have learners identify values of using a plan as a strategy or practice for managing resources. Complete Supplement 24, "Reasons for a Spending Plan," as an example for a spending plan. Have learners give examples of other instances where planning of resources is involved.

8. If appropriate or if interest is shown, have learners review their own monthly spending plans. Learners should first identify goals, income, and expenses. Learners may then identify ways to save money using other resources and substitutes for money.

9. Using Supplement 25, "Time-Use Record," have learners keep a record of time spent and activities done in a day or week. Have learners then review records and identify time wasters. Each learner could determine if his/her time might be used more efficiently for greater satisfaction.

10. In pairs, have learners choose an activity or task they normally perform. Identify where resources may be wasted (time, energy) and then have learners identify ways that resources could be managed better (combined resources, activities, better preparation).

11. Using Supplement 26, "Energy Graph," have learners identify personal high- and low-energy periods to determine best times to complete tasks.

Types of Resources

HUMAN

Time

Skills and abilities

Talents

Knowledge

Experiences

Health

Energy

Personal qualities

- attitudes
- imagination
- determination
- motivation
- self-control

Other people

NONHUMAN

Money

Possessions*

Tools

Equipment

Media

Property

Credit

Outside resources

- libraries
- parks
- schools
- hospitals
- businesses
- community
- information

*Material possessions can be loaned and borrowed. Unwanted possessions can be traded or sold.

SUPPLEMENT 2

Our Family Resources

MONEY	CREDIT	SERVICES
Wages or salaries Social Security Unemployment benefits Disability insurance Veterans benefits Savings Food stamps Pensions Stocks and bonds	Charge accounts Bank loans	Government aid Utilities Legal aid Job Community agencies Church
COMMUNITY	**INSURANCE**	**ABILITIES**
Recreation centers Parks Lakes Better Business Bureau Public schools	Life Health Medicaid Medicare automobile Home Unemployment insurance Liability	Speak a second language Dancing Singing Natural talents
KNOWLEDGE	**SKILLS**	**ENERGY**
Family money management History Children Mathematics	Carpentry Clothes design or construction Electrician Cooking	Strength Good health Sharpness Liveliness
TIME	**INTERESTS**	
Leisure Work School Family gatherings Individual	Business Art Sewing Sports Reading	

Source: Texas Tech University. (1983). *Home management and consumer education* (p. 207). Lubbock: Home Economics Curriculum Center.

SUPPLEMENT 3

My Personal Resource Bank - Today

DIRECTIONS: Everybody has personal resources. These resources include personal time, energy, money, and skills. In the space below, list and describe the resources that you have available today.

My Time

My Money

My Energy

My Skills

Source: *Colorado core home economics curriculum guides* (p. LM-III-C-3). (1991). Fort Collins: Colorado State University, Vocational Home Economics.

SUPPLEMENT 4

Resources to Use

LIST RESOURCE	ACTIVITY IN WHICH USED	TYPE OF RESOURCE
Ex: Skill in interior painting Ex: Camera	Ex: Redecorating living room Ex: Taking pictures	Ex: Human - skill Ex: Nonhuman - possession
1.		
2.		
3.		
4.		
5.		
6.		

Matching Resources

Match the descriptions with the correct terms.

____ 1. The ability of putting knowledge to work.

____ 2. What you lack when you are tired.

____ 3. A resource you can earn.

____ 4. A resource (besides money) that can increase.

____ 5. Everyone has exactly the same amount of this resource.

____ 6. Anything you can use to get what you need.

____ 7. Planning to make the best use of one's resources.

____ 8. Resources including knowledge, attitude, imagination, and energy.

____ 9. School, businesses, libraries, community, and information.

____10. The way we view things.

A.	human resources	F.	money
B.	attitudes	G.	resource
C.	energy	H.	skill
D.	knowledge	I.	time
E.	management	J.	outside resources

Adapted from Brands, M. F. (Ed.). (1987). *You and your resources: Managing for a lifetime* (p. 96). Brookings: South Dakota State University, Home Economics Education.

Resources

Next to the letter below, fill in, with one word, a resource that you know. Explain how this would help you to manage your life.

R

E

S

O

U

R

C

E

S

SUPPLEMENT 7

What Do I Value?

Which of the following values are most important to you? Circle your top five values.

Love	Health
Comfort	Achievement
Knowledge	Beauty
Recreation	Security
Religion	Living in harmony with nature
Orderliness	Being myself
Love for my country	Money
Success	Happiness
Rest	New experiences
Influence with others	Doing things well
Activity and work	Being well-liked
Personal appearance	Freedom and independence
Relationships with family and friends	Friendships and social activity

1. Many values affect the way you spend your money; others have no affect. Look at your top 5 values. Do your top values affect the way you spend your money?

2. Are these values really yours or have you been influenced by your parents, friends, or society?

Source: University of North Dakota. (1988). *Life skills for single parents* (p. 227). Grand Forks: Home Economics and Nutrition.

SUPPLEMENT 8

Personal Goals

Further Education or Training?

Long-Term:

Short-Term:

Job or Career?

Long-Term:

Short-Term:

Marriage?

Long-Term:

Short-Term:

Where to Live?

Long-Term:

Short-Term:

Transportation Needs?

Long-Term:

Short-Term:

Recreational Interests and Hobbies?

Long-Term:

Short-Term:

Source: *Colorado core home economics curriculum guides* (p. LM-II-A-4). (1991). Fort Collins: Colorado State University, Vocational Home Economics.

SUPPLEMENT 9

Case Study

Danielle is a 27-year-old mother of three children: a 4-month-old baby, a 2-year-old, and a 6-year-old. Her husband, Phil, was laid off a well-paying job but has secured another job at a much lower pay. Both Danielle and her husband work from 8 to 5. Danielle drops her children off at a day care center. Her kindergartner goes to the day care center after school.

Danielle and Phil would prefer part-time work for Danielle. However they would probably lose their home and car if she did not work.

Danielle and Phil have read many parenting books and believe in the importance of emotionally nurturing, talking and listening with their children, and providing an intellectually stimulating environment. However, they are too tired at the end of the day and have too many tasks to do at home to give the children the time and attention they need.

What can Danielle and Phil do?

Source: Ohio Department of Education, *What to do regarding economics and managing resources* (p. 200). Columbus: Vocational Instructional Materials Laboratory, Ohio State University. Copyright 1983. Used with permission.

Kyle and Dominique

Kyle and Dominique needed a car. A car would save Kyle time in getting to and from work. They both felt they needed more time together.

Kyle and Dominique decided they could make spending cuts on clothing, toys for the children, movies, magazines, and records. They decided to do without these things and save the money so they could buy a good used car.

What did Kyle and Dominique value?

What goal did they set?

How did this change their spending patterns?

What tradeoffs did they make?

Shopping Trip

Seventeen-year-old Lucy is planning to go shopping Saturday. She has to buy a birthday gift, get some stockings, and exchange a blouse for her mother. Her dad has asked if she will stop at the post office and mail some important letters. They must be registered and the window is only open from 9:00 a.m. - 12:00 Noon. She has to be back by 2:00 p.m. to take her brother to the dentist. He can't go with her this morning, though, as he has band practice at 9:00 a.m. She must also drop off some drycleaning which she has to have back for tonight. The cleaners have one-hour service but won't take anything new after 11:00 a.m. They open at 8:00 a.m. and close at 4:00 p.m. It takes about 30 minutes to drive to town. The dentist is also in town.

She figures she can do all of her shopping in the main part of town but the post office is about five blocks from the shopping center—farther than she wants to walk. She will have to wait for her brother to finish at the dentist since they never know how long it will take. She figures he will be through by 3:30 p.m. She needs to be home by 4:00 p.m. She is going out to dinner at 6:00 p.m. and has to straighten her room a little, wash her hair, and get ready. Fortunately, she has a blow dryer. Somehow she must also finish reading the last 40 pages of a book for a report. She knows today is the only chance before it is due Monday.

Arrange the steps from the various plans so that they can all be carried out. Number in order 1 - 14.

____clean room

____read book

____do shopping

____stop at cleaners

____pick up at cleaners

____go to post office

____pick up brother

____go to dentist's office

____wash hair

____dress for dinner

____drive to town first time

____drive home first time

____drive to town again

____drive home again

Source: Ohio Department of Education, *What to do regarding economics and managing resources* (p. 208). Columbus: Vocational Instructional Materials Laboratory, Ohio State University. Copyright 1983. Used with permission.

Using Your Resources

GOAL	RESOURCES TO HELP ME REACH THE GOAL
To be employed	
To be a good friend to others or be there for my family	
To become more fit	
To buy a car	
To be a good parent	

SUPPLEMENT 13

Use of Money

Lifestyle patterns and the use of money are described as follows:

Live from day to day

When we have money we spend it and then get along as best we can until we have some again.

Live from paycheck to paycheck

We use up all the money as we get it and by the next payday have nothing left and sometimes nothing to show for the money.

Live "in the red"

We spend more than we have by purchasing too many things on credit.

Live creatively

We plan the use of our income and resources so most of our goals can be met. (This includes shopping for the best buy, saving for future purchases, and no impulse buying.)

Adapted from Texas Tech University. (1971). *Consumer education for families with limited incomes* (p. 45). Lubbock: Home Economics Instructional Materials Center.

Stages In Family Life Cycle

BEGINNING

Person or couple on their own

Needs: small place to live, household needs, transportation, food

EXPANDING

Time of growth, children, roommates, and so on

Needs: larger home, baby/children supplies, furniture, food, clothing, medical services, school supplies

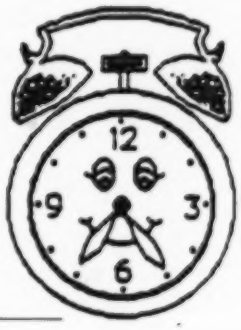
CONTRACTING

Grown children may leave home, parent(s) again on own, OR partner may leave or die

Needs: smaller home, medical/special care, funeral expenses

If I Had . . .

IF I HAD MORE TIME, I WOULD . . .



IF I HAD MORE MONEY, I WOULD . . .

IF I HAD MORE ENERGY, I WOULD . . .

Case Studies

DIRECTIONS: For each case study, determine how each person could have used his/her resources differently. Also, identify need versus want and what values were emphasized.

1. Sonia weighs over 250 pounds. Her school guidance counselor noticed that Sonia wore the same outfit every day. Sonia told the counselor that her family couldn't afford to buy her the kinds of clothes she needed. The counselor took Sonia to a store that sold clothes in larger sizes and got three new outfits. After Christmas, Sonia came to school with seven new teddy bears to show her counselor. When the counselor asked her where they came from, Sonia told her that different members of her family had given her $80 and that she had decided to buy teddy bears for her room.

2. Erika received her December ADC check for her baby son. She immediately went shopping and bought an artificial Christmas tree and some toys for her baby. By the end of the month, Erika needed to visit public assistance agencies for diapers, rent money, and food.

3. Jolene has a tough decision to make. She wishes to return to college. With the help of a grant, she could afford to go. However, Jolene has 4-year-old Dylan. She has always dreamed of sending Dylan to a private nursery school at a local church; in fact, she has talked to Dylan about it for two years. Jolene can afford either the college or the nursery school, but not both.

Adapted from Ohio Department of Education. (1989). *Adolescent parent resource guide* (p. 1176). Columbus: Division of Vocational Education.

SUPPLEMENT 17

Lifestyle Studies

1. *Nathan and Evette, On Our Own*

Cool baby cool . . . We finally got an apartment. We've wanted to be on our own since we were juniors starting at the vocational school. Nathan and I have been friends since grade school. We even graduated this past June in the same trade area, welding, from the J.V.S. And we both make $8.00 an hour! This two-bedroom apartment, with a dining room, kitchen (stove and refrigerator), living room, and patio is right up our alley, $300 a month . . . but we do have to pay utilities. We're going to start looking for furnishings soon . . . we need everything . . . we're even sleeping on the floor in sleeping bags now. Do you have any hints you can give us?

2. *Swinging Single Stephen*

Hi . . . I'll be nineteen on March 21. My name is Stephen Andrews and I live at home with my parents, a sister who is still in high school, and a baby brother who is in elementary school.

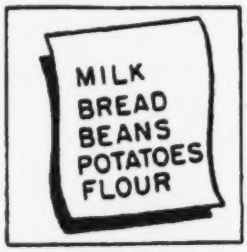
I work at a local grocery store as a cashier and I earn $200 a week take-home. I'm buying a used car for $100 per month, and I pay Mom and Dad $50 a month for my room rent and food that I eat. I need some advice on how to use my resources. . . . What do you think I should do?

3. *One Day At A Time Jackson*

Hi . . . I'll be 33 years old in September. My name is Porsha Jackson. I'm a mother of a 6 month-old baby girl, Olivia . . . I'm divorced. I get child support monies from my ex, $110.00 a month. My mother takes care of Olivia while I work as a clerk-steno. I earn $4.30 an hour. My mother wants Olivia and me to move in with her; I'd rather keep the apartment, but I'm having trouble making ends meet. I need some advice. What do you think I should do?

Source: Ohio Department of Education, *What to do regarding economics and managing resources* (p. 99). Columbus: Vocational Instructional Materials Laboratory, Ohio State University. Copyright 1983. Used with permission.

Resource Use



1. Make a list

2. Plan nutritious meals

3. Buy at lowest cost

4. Prepare inexpensive foods

5. Learn to make alterations

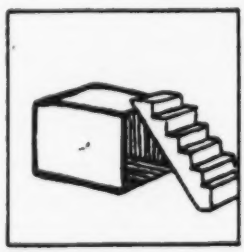
6. Read labels and follow instructions

7. Mend clothes promptly

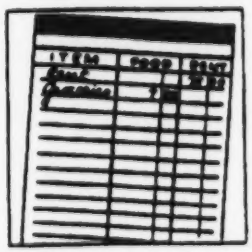
8. Press and store clothing properly

9. Learn to refinish furniture

10. Learn to make accessories



11. Make toys for children



12. Keep a record of expenses

Source: Texas Tech University. (1987). *Management* (pp. 76-77). Lubbock: Home Economics Curriculum Center.

SUPPLEMENT 19

Increasing Your Resources

You can increase your resources in many ways.

1. *More possessions.* You can care for the things you own to make them last longer. You may be able to make or trade some things. And you can use your money wisely.

2. *More money.* By careful planning and budgeting, you can get the most out of your money. And you can work part-time to earn more.

3. *More time.* If you plan how to use your time, you'll be able to use it more wisely. That way you'll be able to get more done.

4. *More energy.* Getting proper rest, eating nutritious foods, exercising, and avoiding harmful substances are the four steps to having more energy.

5. *More knowledge.* By reading, talking to people, and asking questions, you can build up your knowledge.

6. *More skills.* Practicing is the best way to master skills. Reading and getting advice from skilled people also help.

7. *More imagination.* You can even add to this resource. Give yourself time to think out problems and find creative ways to solve them. Use brainstorming to develop new ideas. Imagine new stories, or think of what it would be like to be someone else or live somewhere else. Adding to this resource should be fun.

Source: Foster, A. J., Hogan, J. M., Herring, B. M., & William, A. G. (1988). *Creative living* (3rd ed.) (p. 195). Peoria, IL: Bennett and McKnight. By permission of the Glencoe Division of the Macmillan/McGraw-Hill School Publishing Co.

Climb the Stairway

6. ***Enjoy Your Reward***

   More work in less time
   Wide interests
   Control of emergencies
   Fun of telling others about the smart way you conserve time.

5. ***Take Time Out for Rest***

   Frequent, short rest pauses give a longer, more productive activity period.
   Intersperse work with recreation for the good of your soul and body.

4. ***Save Steps, Stoops, Motions*** - They take precious time.

   Arrange materials and tools to do job easiest way.
   Store supplies and tools in a certain place.
   Make both hands do useful work.
   Use smooth, curved motions—fewest possible.
   Use a carrier to take a load instead of "toting."

3. ***Glory in "Omits"*** - The more the better!

   Eliminate unnecessary details of a job.
   Combine details of a job when practicable.
   Avoid extra handling of tools and materials.
   Do only those things essential to health, efficiency, morale.

2. ***Sharpen Your Sense of Values*** - Question every step in doing a job.

   Why is it necessary?
   What is its purpose?
   Where should it be done?
   When should it be done?
   Who is best qualified to do it?
   How is the best way to do it?

1. ***Face Yourself*** - Recognize need for improving time management.

   Have a real incentive to make better use of your weekly allotment of 168 hours.
   Be courageous in discarding valueless old ways and adventurous in finding new and better ones.

Source: Kentucky Department of Education. (1987). *Single parent/homemaker training for life skills.* Bowling Green: Western Kentucky University.

Maria's Decisions

Frequently, the most difficult aspect in decision making is getting in touch with what the problem is. Read the following story about Maria, then work in groups and determine Maria's problem(s) and make a suitable choice(s).

Maria is a single parent/homemaker who is supporting herself and two sons. She is working in a full-time job as a secretary and is taking a bookkeeping course and a business English course at the community college. Maria hopes to get a better job after she learns bookkeeping; however, her immediate concern is making money. Lately, Maria has been losing control of her temper when she is with her sons. This doesn't happen often, but it happens often enough to scare her as well as the boys. Several times she has found herself screaming remarks that she doesn't mean, and has on occasion hit her children hard enough to leave bad bruises. She feels guilty and is sorry afterwards.

Why does Maria lose her temper? Maria cannot cope with being a homemaker/wage earner/student. Her sons complain about the ill-planned meals, lack of clean clothes, and the lack of attention she gives them. Her grades have dropped to a C level. Her bills are piling up. Her ex-husband has been spending less time with the boys lately. He also recently lost his job and can't make support payments. Will you help Maria?

1. What is Maria's problem(s)?

2. What are Maria's choices or alternatives?

3. What are the possible outcomes or consequences of each choice or alternative?

4. Make the choice(s) for Maria.

5. What is Maria's responsibility in the decision(s)?

Source: Kentucky Department of Education. (1987). *Single parent/homemaker training for life skills*. Bowling Green: Western Kentucky University.

Decision Making for Liz

DIRECTIONS: Read the following case study and use the decision-making method to help Liz make a good decision.

Liz knocked on the door of her sister Rosa's room.

"Come on in. Hey, what's the problem? You look really worried."

"I've got to talk to you, Rosa," Liz said as she sat down. "I've got a real problem. I've found out who is responsible for the shoplifting where I work."

"What's the problem? Why not tell Mrs. Carstairs?" Rosa said. "Then she can do something about it."

"No, it's not that easy. It's Will, her son."

"What! But you really like him."

"I know," Liz said, "that just makes it harder. I couldn't believe it myself at first. Last week I saw Will walk out of the store with two or three sweaters, including a blue one with white stars. He looked at me strangely and called out that he was taking them to his mother. I believed him until I saw him on the other side of town two days ago, with a friend who was wearing the blue and white sweater."

"Oh, come on!" Rosa said. "He probably bought it somewhere else, and Mrs. Carstairs has Will's sweaters at home."

"No," Liz answered. "This morning Mrs. Carstairs told me she's going to raise prices because the shoplifting was still going on. The latest loss was three sweaters! Will wasn't there and I said, 'You mean that blue one?' She asked how I knew, and I just said that I'd liked it and noticed it was gone. But she saw I was embarrassed. In fact, I'm afraid she suspects me now."

"That's difficult," said Rosa. "What are you going to do?"

"I don't know, I really don't," said Liz. "This afternoon I actually saw him put some running shoes in his backpack when he thought no one was looking. But I couldn't bring myself to say anything. And Mrs. Carstairs told us to tell the police if we knew anything about the stealing. But I feel that I can't tell them about Will unless I have more solid proof—and for that I need to follow him around or something. But it seems easier to quit. Only then, how will I earn money for college next year?"

Decision-Making Model

Step 1. Define your problem.
Step 2. Identify and rank your goals.
Step 3. Determine your alternatives.
Step 4. Analyze the consequences of each alternative.
Step 5. Choose the best alternative for achieving your goals.
Step 6. Put our decision into action.
Step 7. Evaluate your decision.

Source: Brenneke, J. S., & Hamit, M. L. (1985). *Decisions: Making personal economic choices* (pp. 3, 7). St. Paul, MN: EMC Publishing.

SUPPLEMENT 23

Resources to Manage

RESOURCE	SUGGESTED ACTION TO CONSERVE RESOURCE
Example: Heating— sealing cracks or drafts instead of turning up the thermostat.	In order to save heat, David decides to winterize by
1. Money	
2. Time	
3. Water	
4. Health	

Reasons for a Spending Plan

Put a + in the blank beside those items you think are reasons for using a spending plan, and an 0 beside the items you think would not be benefits of using a spending plan.

a. ___ Enables one to earn more money.

b. ___ Helps one make future plans.

c. ___ Allows one to know how much money is available to work with.

d. ___ Determine how much income has already been committed.

e. ___ Shows how much money is required for daily living expenses.

f. ___ Helps one get the most out of one's money.

g. ___ Shows how much money is available for new expenses.

h. ___ Increases monthly income.

i. ___ Decreases worry over money.

j. ___ Enables one to satisfy more of one's wants.

k. ___ Provides cash reserve to take advantage of sales and bargain opportunities.

l. ___ Enables one to be more self-disciplined.

m. ___ Encourages examination of values.

n. ___ Helps one to become a regular saver.

o. ___ Helps one to understand that money has value other than immediate expenditures.

p. ___ Keeps one conscious of limiting spending to usable income.

q. ___ Changes one's values.

r. ___ Lessens the number of family arguments over money.

s. ___ Lets one know where the money is going.

t. ___ Changes the way one spends money.

Source: Ohio Department of Education, *What to do regarding economics and managing resources* (p. 95). Columbus: Vocational Instructional Materials Laboratory, Ohio State University. Copyright 1983. Used with permission.

SUPPLEMENT 25

Suggested Form for Summary of Time-Use Record

Time Used Daily								
Examples of Activities	**SU**	**MO**	**TU**	**WE**	**TH**	**FR**	**SA**	**Total Hrs**
Personal care and dressing								
Meal planning and shopping for food								
Meal preparation								
Taking children to team practice								
Eating meals								
Clearing and washing dishes								
Cleaning and care of house								
Spending time with children (such as reading, playing ball, and so on)								
Shopping for home and family								
Washing and ironing clothes								
Car maintenance								
Activities with family and friends								
Church activities								
Sleep and rest								
Watching TV								
Hanging out with others								
Traveling								
Taking classes								
Talking on the telephone								
Attending children's team sporting event								

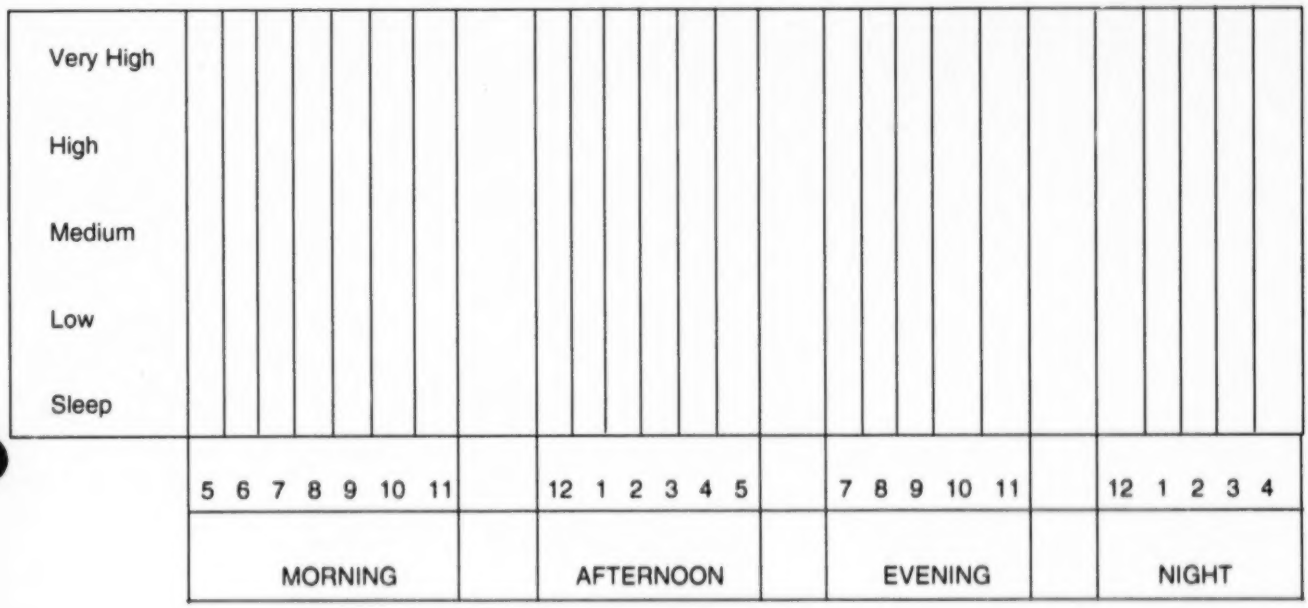
SUPPLEMENT 26

Energy Graph

What Is Your Prime Time?

YOUR ENERGY LEVEL

Chart your energy level for a typical day on the following graph. Above each hour of your day, mark a dot representing your level of energy for that hour. Draw a line to connect the dots and look at your peaks and valleys.



Are you a morning person? or an evening person? Your prime time is that time of day when you are most likely to be alert, enthusiastic, and creative. Try to use your prime times for important jobs requiring the most attention and effort, saving more routine tasks for low-energy times.

Look for ways to lengthen your high-energy periods. Remember—breaks, relaxation exercises, proper diet, and improved physical fitness can boost your energy level.

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Managing Individual and Family Resources – Notes

Managing Individual and Family Resources – Notes

WORLD-CLASS EDUCATION FOR THE 21ST CENTURY: THE CHALLENGE AND THE VISION

VISION STATEMENT

As we approach the 21st century, there is broad-based agreement that the education we provide for our children will determine America's future role in the community of nations, the character of our society, and the quality of our individual lives. Thus, education has become the most important responsibility of our nation and our state, with an imperative for bold new directions and renewed commitments.

To meet the global challenges this responsibility presents, the State of Illinois will provide the leadership necessary to guarantee access to a system of high-quality public education. This system will develop in all students the knowledge, understanding, skills and attitudes that will enable all residents to lead productive and fulfilling lives in a complex and changing society. All students will be provided appropriate and adequate opportunities to learn to:

- communicate with words, numbers, visual images, symbols and sounds;
- think analytically and creatively, and be able to solve problems to meet personal, social and academic needs;
- develop physical and emotional well-being;
- contribute as citizens in local, state, national and global communities;
- work independently and cooperatively in groups;
- understand and appreciate the diversity of our world and the interdependence of its peoples;
- contribute to the economic well-being of society; and
- continue to learn throughout their lives.

MISSION STATEMENT

The State Board of Education believes that the current educational system is not meeting the needs of the people of Illinois. Substantial change is needed to fulfill this responsibility. The State Board of Education will provide the leadership necessary to begin this process of change by committing to the following goals.

ILLINOIS GOALS

1. Each Illinois public school student will exhibit mastery of the learner outcomes defined in the State Goals for Learning, demonstrate the ability to solve problems and perform tasks requiring higher-order thinking skills, and be prepared to succeed in our diverse society and the global work force.

2. All people of Illinois will be literate, lifelong learners who are knowledgeable about the rights and responsibilities of citizenship and able to contribute to the social and economic well-being of our diverse, global society.

3. All Illinois public school students will be served by an education delivery system which focuses on student outcomes; promotes maximum flexibility for shared decision making at the local level; and has an accountability process which includes rewards, interventions and assistance for schools.

4. All Illinois public school students will have access to schools and classrooms with highly qualified and effective professionals who ensure that students achieve high levels of learning.

5. All Illinois public school students will attend schools which effectively use technology as a resource to support student learning and improve operational efficiency.

6. All Illinois public school students will attend schools which actively develop the support, involvement and commitment of their community by the establishment of partnerships and/or linkages to ensure the success of all students.

7. Every Illinois public school student will attend a school that is supported by an adequate, equitable, stable and predictable system of finance.

8. Each child in Illinois will receive the support services necessary to enter the public school system ready to learn and progress successfully through school. The public school system will serve as a leader in collaborative efforts among private and public agencies so that comprehensive and coordinated health, human and social services reach children and their families.

Developed by citizens of Illinois through a process supported by the Governor, the Illinois State Board of Education and the Illinois Business Roundtable. Adopted as a centerpiece for school improvement efforts.

Printed by the Authority of the State of Illinois

ILLINOIS STATE BOARD OF EDUCATION
100 North First Street, Springfield, Illinois 62777-0001

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Joseph A. Spagnolo, *State Superintendent of Education*

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